

**Information to identify the case:**

Debtor 1	<b>Leonard Lefkowitz</b>	Social Security number or ITIN	xxx-xx-2068
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-31343-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard Lefkowitz  
aka Lee Leftkowitz

12/29/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Leonard Lefkowitz  
Debtor

Case No. 18-31343-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 29, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Leonard Lefkowitz, 895 Elton Adelphia Rd, Unit 315, Freehold, NJ 07728-8662
aty	+ Laurence R Sheller, 3490 US Rt 1, Ste. 76, Princeton, NJ 08540-5920
r	+ Ellen C. Dell'Alba, 353 N. County Line Road, Jackson, NJ 08527-4426
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
op	+ Jeanie Renner, 50 B Route 9 North, Morganville, NJ 07751-1574
517837966	ADTSecurity Services, PO Box 650485, Dallas, TX 75265-0485
517953088	BANK OF NEW YORK AS TRUSTEE FOR CWABS 2006-24, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517837970	+ First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
517837971	Geico, One Geico Plaza, Bethesda, MD 20810-0001
517837972	+ Greg Houk & Victor Squitter, 135 South Street, Freehold, NJ 07728-2044
517952010	+ JCP&L, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
517837974	JCP&L, PO Box 3687, Akron, OH 44309-3687
517837975	+ KIA Motors Finance, PO Box 20815, Fountain Valley, CA 92728-0815
517837978	+ MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
517837976	+ Medical Payment Data, Attn: Americollect Inc, PO Box 1566, Manitowoc, WI 54221-1566
517837979	+ New Jersey Natural Gas, PO Box 1464, Wall, NJ 07719-1464
517837982	+ Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517837983	+ Solar City, PO Box 4387, Portland, OR 97208-4387

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 29 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517837968	+ EDI: CAPITALONE.COM	Dec 30 2021 01:23:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517837969	EDI: COMCASTCBLCENT	Dec 30 2021 01:23:00	Comcast, PO Box 840, Newark, NJ 07101-0840
517837973	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517874146	+ EDI: HY11.COM	Dec 30 2021 01:23:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517837977	+ EDI: MID8.COM	Dec 30 2021 01:23:00	Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
517837980	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 29 2021 20:21:00	NJ E-Zpass Violations Processing Center, PO Box 4971, Trenton, NJ 08650

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517837981	EDI: RMCB.COM	Dec 30 2021 01:23:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
517935542	+ EDI: AIS.COM	Dec 30 2021 01:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517837984	+ EDI: VERIZONCOMB.COM	Dec 30 2021 01:23:00	Verizon, PO Box 650584, Dallas, TX 75265-0584

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517837967	##	Bank of America, PO Box 18568, Austin, TX 78760-8568

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Leonard Lefkowitz cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24 kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laurence R. Sheller	on behalf of Attorney Laurence R Sheller laurence.sheller@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8